Current Borrower: Client Loan Number:

Client Loan Number: B&H File Number: VA/FHA/PMI Number:

Loan Type: Property Address: Cheryl L. Summers

74143905 251350

8501796fl FHA

4551 Chatelet Drive, Olive Branch, MS 38654

SUBSTITUTION OF TRUSTEE

WHEREAS, on March 16, 1998, Cheryl L. Summers, unmarried, executed a deed of trust to Arnold Weiss, Trustee for the benefit of Pulaski Mortgage Company, solely as nominee for Countrywide Home Loans. Inc., which deed of trust is recorded in Deed of Trust Book 0984 at Page 0644 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

SEE ATTACHED EXHIBIT "A"

WHEREAS, the aforesaid deed of trust was assigned to Union Planters Bank National Association, by instrument dated March 20, 1998, and recorded in Book 1005 at Page 0753 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to Mortgage Electronic Registration Systems, Inc, by instrument dated December 17, 2001, but effective February 1, 2002, and recorded in Book 1475 at Page 0369 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to U.S. BANK NATIONAL ASSOCIATION, FOR THE BENEFIT OF THE SECURITYHOLDERS OF STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2002-NP1, by instrument dated August 13, 2007, and recorded in Book 2773 at Page 183 of the records of the aforesaid Chancery Clerk; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said U.S. BANK NATIONAL ASSOCIATION, FOR THE BENEFIT OF THE SECURITYHOLDERS OF STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2002-NP1, is the holder of the note secured by the aforesaid deed of trust and now desires to substitute James L. DeLoach or Zachary A. Copp, of Dallas, Texas in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, U.S. BANK NATIONAL ASSOCIATION, FOR THE BENEFIT OF THE SECURITYHOLDERS OF STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST

B&H # 251350 / 409

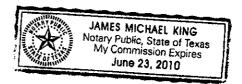
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2002-NP1, does hereby appoint and substitute James L. DeLoach or Zachary A. Copp as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appoint substitute trustee.

WITNESS THE SIGNATURE of U.S. BANK NATIONAL ASSOCIATION, FOR THE BENEFIT OF THE SECURITYHOLDERS OF STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2002-NP1, acting by and through its duly authorized officer, this the ____ $a_{7_{\text{day of}}}$, 2007. JAMES L. DELOACH OR ZACHARY A. COPP OF BUTLER & HOSCH, P.A. AS ATTORNEY IN FACT FOR COUNTRYWIDE HOME LOANS, INC., AS ATTORNEY IN FACT FOR U.S. BANK NATIONAL ASSOCIATION, FOR THE BENEFIT OF THE SECURITYHOLDERS OF STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST 2002-NP1 hury A. Copp STATE OF TEXAS ACKNOWLEDGMENT COUNTY OF DALLAS PERSONALLY appeared before me, the undersigned authority in and for the County and State of aforesaid, Zuchus A. Coff, known to me to be an attorney of Butler & Hosch, PA., who acknowledged to and before me that he executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said association, after having been the first duly authorized so to do. GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 27th day of 2007. My Commission Expires:

THIS DOCUMENT PREPARED BY: Kortney R. Gurnell Butler & Hosch, P.A. 13800 Montfort Drive, Suite 300 Dallas, Texas 75240 Telephone No.:(972) 233-2500



Current Borrower:

Cheryl L. Summers 74143905

Client Loan Number: B&H File Number: VA/FHA/PMI Number:

251350 8501796fl FHA

Loan Type: Property Address:

4551 Chatelet Drive, Olive Branch, MS 38654

EXHIBIT "A"

LOT 209, CHATEAU RIDGE SUBDIVISION, SITUATED IN SECTION 11, TOWNSHIP 2, RANGE 6, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 14, AT PAGES 47-50, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Also known as 4551 Chatelet Drive, Olive Branch, MS 38654